

WHAT IS CLAIMED IS:

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- 1 1. A method for storing and retrieving electronic records, said method
2 comprising:
3 creating a transaction by buying a good or service;
4 forwarding an electronic record with details of said transaction to an
5 electronic-record repository;
6 retrieving a copy of said electronic record from said electronic-record
7 repository over an internet.
- 1 2. The method of claim 1 wherein said step of creating comprises
2 creating a transaction by buying from a physically extant merchant.
- 1 3. The method of claim 2 wherein said step of forwarding comprises
2 forwarding said electronic record to an electronic-record repository
3 containing an electronic record with details of a transaction created at business
4 other than said merchant.
- 1 4. The method of claim 1 wherein said step of creating comprises
2 creating a transaction by buying from a virtual business.
- 1 5. The method of claim 4 wherein said step of forwarding comprises
2 forwarding said electronic record to an electronic-record repository
3 containing an electronic record with details of a transaction created at business
4 other than said merchant.
- 1 6. The method of claim 1 wherein said step of forwarding comprises
2 forwarding to an electronic-record repository an electronic record with
3 details of said transaction, said details including one of date, time, amount,
4 merchant identification, merchant's store identification, merchant's store cash-
5 register identification, merchant's cashier identification, payment type, payment

card number, payment-card expiration date, line items, line-item prices, transaction total, transaction keys, transaction type and electronic signature.

7. The method of claim 1 wherein said step of forwarding comprises forwarding an electronic record to an electronic-record repository at the time of the transaction. *al*

8. The method of claim 1 wherein said step of forwarding comprises holding said electronic record and then forwarding said electronic record to an electronic-record repository at a predetermined time following said transaction.

9. The method of claim **1**, wherein said step of retrieving comprises retrieving a copy of said electronic record from said electronic-record repository over an internet using internet-enabled software.

10. The method of claim 9, wherein said step of retrieving comprises retrieving a copy of said electronic record from said electronic-record repository over an internet using a web browser.

11. The method of claim 9, wherein said step of retrieving comprises retrieving a copy of said electronic record from a web site using a web browser.

12. The method of claim 9, wherein said step of retrieving comprises using a web browser to log onto a website hosting said electronic-record repository; and

retrieving a copy of said electronic record from said web site using a web browser.

13. The method of claim 1, wherein before said step of retrieving, the following step is performed:

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searching for said electronic record on said electronic network.

14. The method of claim 1, wherein said step of retrieving is performed on behalf of said merchant and

15. The method of claim 1, wherein said step of retrieving is performed on behalf of said merchant and

16. The method of claim 1, wherein said step of retrieving is performed on behalf of said merchant and

17. The method of claim 1, wherein said step of retrieving is performed on behalf of said merchant and

18. The method of claim 1, wherein said step of retrieving is performed on behalf of said merchant and

19. The method of claim 1, wherein said step of retrieving is performed on behalf of said merchant and

20. The method of claim 1, wherein said step of retrieving is performed on behalf of said merchant and

20. The method of claim 1, wherein said step of retrieving is performed on behalf of a third party to said transaction.

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21. The method of claim 1, wherein said step of retrieving comprises

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fa* 1 comprising:

2 creating a transaction by buying a good or service from a physically extant
3 merchant;
4 forwarding an electronic record with details of said transaction, said details
5 including one of date, time, amount, merchant identification, merchant's store
6 identification, merchant's store cash-register identification, merchant's cashier
7 identification, payment type, payment card number, payment-card expiration date,
8 line items, line-item prices, transaction total, transaction keys, transaction type and
9 electronic signature to an electronic-record repository containing an electronic
10 record with details of a transaction created at business other than said merchant;
11 using a web browser to log onto a web site hosting said electronic-record
12 repository;
13 then searching for said electronic record on said electronic-record repository
14 over an internet;
15 using a web browser to retrieve a copy of said electronic record from said
16 website on behalf of one of the following: said buyer, said merchant or a third party
17 to said transaction and performing one of downloading, printing, faxing and
18 e-mailing a copy of said electronic record; and
19 then using said electronic record as proof of said transaction in order to
20 dispute an alternative record of said transaction or return or exchange said good.

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